2. The system of claim 1 further comprising means for the call to be placed directly to a called party without accessing a special toll number.

3. The system of claim 1 further comprising:

a) means for sending the at least one message to the caller prior to the expiration of the budgeted calling time and amount and terminating the call upon expiration of the budgeted calling time and amount.

4. The system of claim 1 further comprising:

a) means for sending the at least one message to the caller prior to the expiration of the budgeted calling time and amount and continuing the call with a warning to renew or extend the budgeted calling time and amount upon completion of the call.

5. The system of claim 1 further comprising:

a) means for sending the at least one message to the caller prior to the expiration of the budgeted calling time and amount and allowing the call and subsequent calls to continue after expiration of the budgeted calling time and amount subject to the calling costs thereof being billed to the calling customer.

6. The system of claim 1 further comprising:

a) means for sending the at least one message to the caller prior to the expiration of the budgeted calling time and amount and allowing the call to be completed after expiration of the budgeted calling time subject to an additional charge to the customer.

7. The system of claim 1 further comprising;

a) means for enabling the calling customer to pre-pay the budgeted calling time and amount before initiating a call using the budgeted time and amount.

8. The system of claim 1 further comprising:

a) means for enabling the calling customer to pay the budgeted calling time and amount after the budgeted time and amount have been depleted.

9. The system of claim 1 wherein the data bases are distributed throughout the network.

10. The system of claim 1 wherein the databases include stored program instructions for implementing the announcement and monitoring processes in the control process and associated with the call.

11. The system of claim 1 wherein the control processor and voice response unit are connected to a local exchange carrier.

12. The system of claim 1 in which the communication system is a wireless telephone system.

13. In a communication system including a network coupled through local exchange carriers and a network switch to a telephone line uniquely associated with a customer having budgeted telephone calling time and an amount available for telephone calling recorded in the system, a server coupled to the switch for automated control of the customer budgeted telephone calling time and calling costs, comprising:

a) a control processor having access to a rating database and a telephone call routing database; the rating database containing stored information indicating remaining customer prepaid budgeted telephone calling time and cost available to each calling customer; the routing database providing instruction for directing routing of budgeted telephone calls from the calling customers to called customers, after acceptance by the processor;

b) a voice response unit coupled to the processor and the network for sending messages to the calling customer in response to the processor at the beginning of each budgeted telephone call to the called customer indicating remaining budgeted telephone calling time and amount available to the calling customer for the telephone call; and

c) means for tracking the budgeted telephone call in real time and initiating a voice message advising the calling customer when the available time for the telephone call will terminate, using the budgeted calling time and amount.

14. The communication system of claim 1 further comprising:

a) means for disconnecting the budgeted telephone call when the time and cost thereof exceed the available budgeted time and amount for the calling customer.

15. The communication system of claim 1 further comprising;

a) means for extending the telephone call after the telephone call has exceeded the budgeted time and amount and before the telephone call has been terminated.

16. A method for enabling at least one caller placing a call to a call destination through a communications network via, in part, a telephone line having a number uniquely and permanently assigned to said one caller to budget call costs, comprising the steps of:

a) storing in a rating data base budgeted information for said caller in accordance with said caller's unique and permanently assigned telephone line number;

b) receiving said call placed by said caller, and in response, establishing said caller's telephone line number;

c) accessing a routing database for a call cost to direct the call to the call destination;

d) accessing the rating data base to retrieve said budgeted information in accordance with the caller's telephone line number;

e) determining from said budgeted information and from said call cost for said call destination, a maximum allowable time length for said call;

f) monitoring the call in progress to determine how much time has elapsed; and

g) providing at least one voice announcement to the caller indicative of the time available to the caller.

17. In a communication system including a network coupled through local exchange carriers and a network switch to at least one caller at a permanently assigned telephone number and having a budgeted telephone calling time and amount available for telephone calling recorded in the system, a method for automated control of the budgeted telephone calls and calling costs, comprising:

a) initiating a telephone call in the system at the permanently assigned number by a customer using the budgeted time and amount recorded in the system;

b) accessing a rating database using a control processor in response to the telephone call; the rating data base containing stored information indicating remaining budgeted telephone calling time and amount available to the calling customer;

c) accessing a telephone call routing database providing instruction for routing the telephone call from the calling customer to a called customer and calling cost for such call, after the telephone call has been accepted by the processor;

d) determining from said budgeted information and from said calling cost a maximum allowable time length for said call;

e) sending a voice message to the calling customer at the beginning of the telephone call to the called customer

indicating remaining budgeted telephone calling time and amount available to the calling customer for the telephone call, based upon the maximum allowable time length for said call; and

f) tracking the telephone call in real time and initiating a voice message advising the calling customer when the available time for the telephone call will terminate.

18. The methods of claims **16** and **17** further comprising the step of:

g) enabling the caller in advance of the call to select between a first option identified as a "hard-stop" and a second option identified as a "soft-stop" for terminating the call when the budgeted amount for telephone calls has been exceeded.

19. The methods of claim **18** wherein the "hard-stop" provides the caller a call termination warning in advance of exceeding the budgeted amount, after which the call is terminated or the caller is provided with an alternative for call payment.

20. The methods of claim **19** wherein the "soft-stop" provides the caller, after exceeding the budgeted amount, notice of a change in call payment method while allowing the caller to continue calls in progress and place new calls.

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